

First Horizon  
4000 Horizon Way  
Irving, Tx 75063

Mike&Tamie Richardson  
746 Bailey Drive  
Grants Pass, Ore 97527

February 21,2009

To whom it may concern;

This letter is in refference to our mortgage payment on account number 0052773397. Mike is a General Building Contractor by trade, and has been out of work since the first of September 2008. I work 32 hours a week at a orthodontic office that I've been at for 25yrs, but fall very short making enough to pay our bills. We have exhausted all the resources we have to make our payments at this time. We have the house on the market to sell as of October of 2008, in hope that we could sell before we got to the place of being unable to make the payment. Would it be possible to adjust the payment scedule to add 12 months to the end of the term of our loan in trade for the next 12 months due. Hopefully we will get a buyer or Mike will get work between now and then. We have no desire to default on our loan. We have spent 25 years working on keeping our credit at a respectful place, and are working daily to stay a float in this current economy crisis. Please consider our desire to work this out, and let us know, what we might due.

Thankyou,  
Tamie Richardson  
Tamie Richardson



**888-995-HOPE**  
Homeowner's HOPE Hotline

HOPE NOW is an alliance between HUD approved counseling agents, mortgage companies, investors and other mortgage market participants that provides free foreclosure prevention assistance.

**Now is the Time**  
to Work Together

About HOPE NOW | HOPE Hotline | Events in your area | Homeowner Resources |

### Assistance Intake Form

It is very important that you provide accurate and complete information so your mortgage company can identify and assist you. Be sure to select your mortgage company so the information is routed appropriately. Your mortgage company may contact you directly (using the contact information you provided) and may request additional information.

If you have trouble completing the form or have questions, please call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673)™ to speak with a counselor. This is a free service and one we hope you will utilize in order to provide a more complete form. Please also remember, however, that you have many options available to you for potential assistance, including direct contact with your mortgage company via the web or phone.

\* marked fields are mandatory

#### Borrower Information

Homeowner Name(s) \* mike & tamie richardson

First Mortgage Company \* First Horizon Home Loans Second Mortgage Company

First Mortgage Loan Number 0052773397 Second Mortgage Loan Number Bank Of Cascade 54,000

#### Contact Information

Contact Phone Number #1 \* 541 441 2456 Contact Phone Number #2 541 441 2271

Phone Number Type Cell

Phone Number Type Cell

Best Time to Call Evening

Best Time to Call Afternoon

Email Address \* tamiesr@gmail.com # of Persons in Household 2

Do you give permission for your mortgage company to contact you via email?  Yes  No

#### Property Information

Same as Property Address

Property Address 746 Bailey Drive Mailing Address

City Grants Pass

City

State Oregon

State

Zip 97527

**Reason For Hardship**

Reason #1

Loss of Income

Reason #2 (If applicable)

Marital Difficulties

Reason #3 (If applicable)

Inability to sell property

Do you plan to keep your home? Yes  No

Is this property your primary residence?  Yes  No

Have you received a foreclosure notice from an attorney? Yes   No

Have you filed for bankruptcy? Yes   No

Is the property listed for sale?  Yes  No

**Counseling Agency**

Are you currently or have you been working with a counselor? Yes   No

Name of Counseling Agency (If applicable)

Number for Counseling Agency (If Known)

**Financial Information**

**Income Information**

Total Gross Monthly Income	2300. averg	Total Monthly Take Home (Net Income)	1700.
----------------------------	-------------	--------------------------------------	-------

**Expenses**

Monthly Mortgage Payment (First Mortgage)	1888.54	Monthly Mortgage Payment (Second Mortgage)	300.00
---	---------	--	--------

Monthly Homeowner's Insurance Payment (If not included in your monthly mortgage payment)	953.20
--	--------

Monthly Property Taxes (If not included in your monthly mortgage payment)	4331.57
---	---------

Total Monthly Automobile Payment(s)	514.00
-------------------------------------	--------

Total Minimum Monthly Credit Card Payment(s)	480.00
--	--------

Total Monthly Child Support/Care Expenses	0
---	---

Total Monthly Medical Expenses	127.
--------------------------------	------

Total Monthly Grocery Expenses	400.00
--------------------------------	--------

Total Monthly Utilities Expenses	310.00
----------------------------------	--------

Total Monthly Phone/Cable Expenses	253.00
------------------------------------	--------

Total Monthly Transportation Expenses	315.00
---------------------------------------	--------

Total Monthly Insurance Payments	750.00
----------------------------------	--------

Other Expenses	140.00
----------------	--------

Enter Security Code: \* **ecwls**



Reload Image

**Authorization**

**I Agree \***  **(Type Last Name) \*** richardson

By checking this box and typing my last name, I certify that to the best of my knowledge the information I am submitting is

accurate. I understand that submitting this information does not represent a suspension or delay in any ongoing legal processes related to my mortgage. Further, this submission of information does not guarantee a loan modification or any other solution related to my mortgage.

**Submit**

**Reset**

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First Horizon  
Home Loan Corporation  
4000 Horizon Way  
Irving, Texas 75063  
www.fhhlc.com

May 13, 2009

Mike A Richardson  
Tamie S Richardson  
746 Bailey Dr  
Grants Pass, OR 97527-5302

First Horizon Account Number: 0052773397

Dear Mike A Richardson and Tamie S Richardson :

Thank you for your recent inquiry regarding assistance, programs, or options available in an effort to reduce your monthly mortgage payment. A preliminary review of your loan history and financial information has been completed by a trained specialist and you appear to qualify for the refinance initiative. While your loan may not qualify at this time for a modification or payment assistance option, we would like you to know that as a result of the recently-announced Making Home Affordable program, low cost refinancing is an available option for you to consider.

With the opportunity of low-cost refinancing, responsible borrowers such as yourself could potentially see a reduction in your monthly principal and interest payment. If you are in an Interest-Only, Adjustable Rate Mortgage or High Rate Fixed Mortgage product, refinancing into a Fixed-Rate Mortgage at today's lower interest rates could prove beneficial to your financial situation.

To inquire about this low-cost refinance opportunity, please contact our customer sales center at 1-866-236-7331.

Respectfully,

First Horizon Home Loans

CL035-001 CPI

First Horizon

4000 Horizon Way  
Irving, Tx 75063

EXHIBIT 11  
Tamie Richardson  
Case 10-3073-PA

746 Bailey Drive  
Grants Pass, Ore 97527

July 6,2009

To whom it may concern;

This letter is in refference to our mortgage payment on account number 0052773397. Mike and I have divorced since the letter dated February 21,2009. Even though in the divorce settlement I am to recieve \$1,000.00 a month spousel support, he has not been working and is now attending school. I have several times in the last several months made efforts to remedy my situation to prevent coming to the place of default on my mortgage. I now regret that I can not make my payment of 1888.54 for the month of July ,2009.

You have made it clear that I may not make a partial payment of \$1,000.00 as preiously requested. I have been expecting paper work for a new refiancne program per phone call with Karen since May 19,2009. Follow up calls May 29th, June 3rd, June 17 and July 1st have yet to produce those forms. Please let me know what options I have! I do not want to loose my home

*Thankyou,  
Tamie Richardson*  
Tamie Richardson



4000 Horizon Way  
Irving TX 75063

Check here if your address, phone numbers or Social Security number(s) are incorrect and complete the form on the reverse side.

Check here and complete the form on the reverse side if you would like the automatic payment option.



97107-0000945-001-1-100-100-000-000

MIKE A RICHARDSON  
TAMIE S RICHARDSON  
746 BAILEY DR  
GRANTS PASS OR 97527-5302

## MORTGAGE ACCOUNT STATEMENT

For mortgage account information: 1-800-364-7662  
Monday - Friday 7am - 7 pm CT  
  
Pay online at: [www.firsthorizon.com](http://www.firsthorizon.com)  
  
Account Number: 0052773397  
Home Phone: 541-476-9864  
Work Phone: 541-441-2271

### For additional financial services:

First Horizon  
1-800-615-0822  
[www.firsthorizon.com](http://www.firsthorizon.com)

*Upon receipt of payment, your statement will be mailed.*

### ACCOUNT INFORMATION

Account Number	0052773397	Property Address:	746 BAILEY DRIVE
Current Statement Date	06/17/09		GRANTS PASS OR 97527
Interest Rate for 7/01/09	6.12500%		
Current Principal Balance*	\$370,000.00		
Interest Paid Year-to-Date	\$9,442.70		
Taxes Paid Year-to-Date	\$0.00		



### PAYMENT SUMMARY

Principal & Interest	\$1,888.54
Total Amount Due	\$1,888.54
Payment Due Date	07/01/09

\*This is your Principal Balance only, not the amount required to pay your account in full.

Note: Funds submitted through your online banking may be rejected if the funds being sent are not sufficient to pay the monthly payment your loan is in a delinquent status or you have filed a bankruptcy case that is still active, payments will automatically be returned to the remitter of the funds. You cannot make a principal only payment or more than one payment through online banking as the funds will not process as intended.

### ACCOUNT ACTIVITY

Description	Due Date	Date Paid	Amount	Principal	Interest	Escrow	Fees	Other
Payment Applied	06/01/09	06/17	13.00	.00	.00	.00	13.00	.00
Payment Applied	06/01/09	06/17	1,982.97	.00	1,888.54	.00	94.43	.00

IT IS VERY IMPORTANT THAT YOU REPORT ANY POSTING ERRORS TO FIRST HORIZON CUSTOMER SERVICE WITHIN 30 DAYS OF THIS BILLING.

### IMPORTANT MESSAGES

**For Mortgage Account Information:** Our customer relations team is available Monday - Friday, 7am - 7pm central time to answer questions you may have about your current mortgage account. You may call our toll free number 1-800-364-7662 or visit our secure website.

**Thinking About Refinancing or Purchasing a New Home?** In this changing economy, a home is still your greatest asset and we are here to help. If you are planning to purchase a new home or want to take advantage of low rates and refinance your existing mortgage, please visit [www.firsthorizon.com](http://www.firsthorizon.com) or call us at 1-800-615-0822.

7/16/09  
Please See Letter  
attached.

Tomie Richardson

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the <b>METLIFE HOME LOANS</b> Lawrence Young so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>A. Signature <b>Lawrence Young</b></p> <p><input type="checkbox"/> Agent      <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <b>1225</b></p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p><b>First Horizon Home Loan 4000 Horizon Way Irving TX 75063</b></p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail      <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered      <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail      <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label) <b>7009 1410 0002 4075 1229</b></p>		<p>Domestic Return Receipt      102595-02-M-1540</p>	

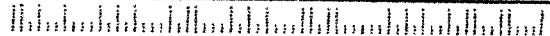
UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

- Sender: Please print your name, address, and ZIP+4 in this box •

**Tamie Richardson  
746 Bailey Dr.  
Grants Pass, OR 97527**



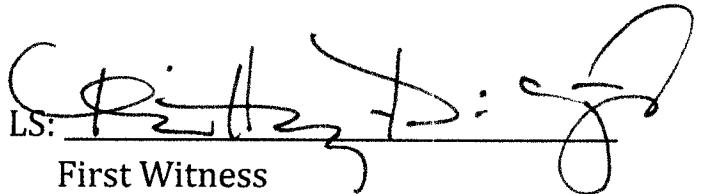
**www.nationalrepublicregistry.com**

**CERTIFICATION OF ELECTRONIC RECORDING**

On this day, February 22, 2010, we, the undersigned witnesses, have inspected 17 page(s) of printed information submitted by Tamie-S: Richardson. The submitted information has been scanned and electronically recorded at the following location on the world-wide web:

**[www.nationalrepublicregistry.com/public/OR.2010.02.22.000001.pdf](http://www.nationalrepublicregistry.com/public/OR.2010.02.22.000001.pdf)**

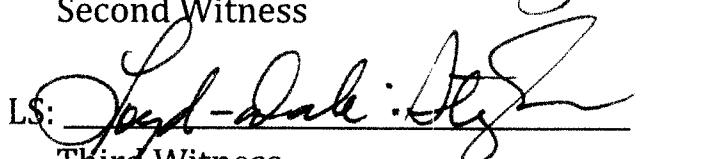
All contents of the electronically recorded document may be viewed at the public's discretion.

LS: 

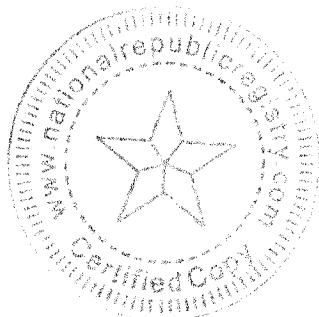
First Witness

LS: 

Second Witness

LS: 

Third Witness



**NATIONAL REPUBLIC REGISTRY**

**900 North Walnut Creek Dr. Suite 100 #283**

**Mansfield, TX 76063**

**1.866.455.7837**

Case No. 10-3073 PA

## SENDER: COMPLETE THIS SECTION

## COMPLETE THIS SECTION ON DELIVERY

669

- Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse side of the envelope to the right so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

First Horizon Home Loan Corp.  
4000 Horizon Way  
Irving, TX 75063

A. Signature	
METLIFE HOME LOANS/ Lawrence Young Agent	
<input type="checkbox"/> Addressee	
B. Received by (Printed Name)	C. Date of Delivery
	3-8-10
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type	
<input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
<input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise	
<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number  
(Transfer from service label)

7009 2820 0004 0533 0269

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Tamie Richardson  
746 Bailey Drive  
Grants Pass Or. 97527



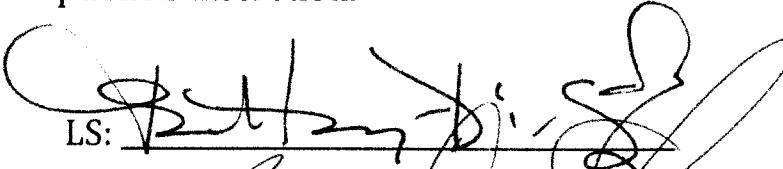
**www.nationalrepublicregistry.com**

**CERTIFICATION OF ELECTRONIC RECORDING**

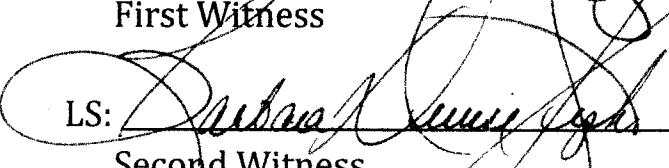
On this day, March 08, 2010, we, the undersigned witnesses, have inspected 12 page(s) of printed information submitted by Tamie: Richardson. The submitted information has been scanned and electronically recorded at the following location on the world-wide web:

**[www.nationalrepublicregistry.com/public/OR.2010.03.08.000001.pdf](http://www.nationalrepublicregistry.com/public/OR.2010.03.08.000001.pdf)**

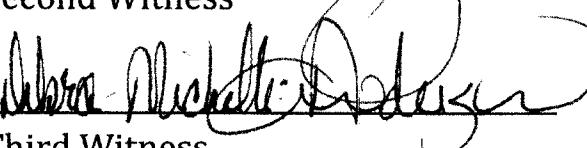
All contents of the electronically recorded document may be viewed at the public's discretion.

LS: 

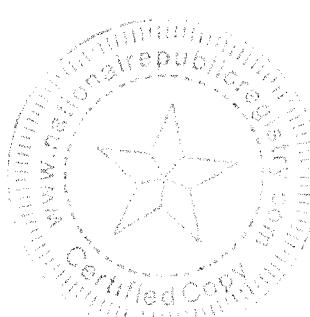
First Witness

LS: 

Second Witness

LS: 

Third Witness



**NATIONAL REPUBLIC REGISTRY**

**900 North Walnut Creek Dr. Suite 100 #283**

**Mansfield, TX 76063**

**1.866.455.7837**

When  
mail this  
**Tamie**

This transfer is exempt from the ~~671~~ documentary transfer tax.

The documentary transfer tax is \$ 0 and I computed on:

The full value of the interest or property conveyed.

The full value less the liens or encumbrances remaining  
thereon at the time of sale.

recorded,  
Deed to:

The property is located in an unincorporated area

the city of Grants Pass, Oregon.

This is a bona fide gift and the Grantor(s) received nothing in return, R&T

Gift: 11-911

**Richardson**

746 Bailey Drive  
Grants Pass, OR 97527

Original Record: April 15, 2005 (Instrument #2005-008429)

Loan modification dated March 24, 2006 and recorded on March 29, 2006  
as (Instrument #2006-006558)

## QUITCLAIM DEED

TRA: N/A

APN: R343133

### NOTICE OF CHANGE RE:

**GRANTOR(S)/TRUSTOR(S):** MICHAEL ALLEN RICHARDSON & TAMIE SUE RICHARDSON  
746 Bailey Drive, Grants Pass, Oregon

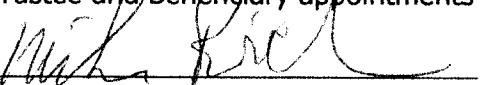
FOR VALUE CONSIDERATION, receipt of which is hereby acknowledged: Michael Allen Richardson and Tamie Sue Richardson, do hereby REMISE, RELEASE, GRANT, AND FOREVER QUITCLAIM to:

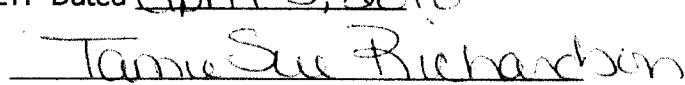
**GRANTEE:** 746 BAILEY DRIVE TRUST, a Private Contract Trust. *Ric Towne*  
746 Bailey Drive, Grants Pass, Oregon

the real property in the City of GRANTS PASS, County of JOSEPHINE, State of OREGON, described as:  
PARCEL 1 of Partition Plat No. 2004-086, in Josephine County, Oregon

Commonly known as: 746 BAILEY DRIVE, GRANTS PASS, OREGON

See also Exhibit "A" attached hereto, as this QUITCLAIM DEED evidences the sole purpose of Notice of Change  
in Trustee and Beneficiary appointments ONLY. Dated April 5, 2010

  
Michael Allen Richardson

  
Tamie Sue Richardson

State of OREGON )  
County of JOSEPHINE )

**ATTACHMENT/EXHIBIT "A"**

**Original Deed of Trust Record: April 15, 2005 as Instrument #2005-008429  
Modified March 24, 2006 and recorded on March 29, 2006 as Instrument #2006-006558**

**GRANTOR(S)/TRUSTOR(S): MICHAEL ALLEN RICHARDSON and TAMIE SUE RICHARDSON  
Original Loan #0052773397 APN: R343133**

- 1. Effective immediately**, the undersigned Michael Allen Richardson and Tamie Sue Richardson forever removes/releases/discharges all: "Trustee(s), Successor Trustee(s), Substituted Trustee, Agent(s), Servicer(s), Assign(s), Transfer(s), known and unknown", including FIRST HORIZON HOME LOAN CORPORATION, 400 Horizon Way, Irving, TX 75063 and QUALITY LOAN SERVICE CORPORATION OF WASHINGTON, 2141 5<sup>th</sup> Avenue, San Diego, CA 92101; existing under the laws of OREGON; and, Thereby removing and terminating the same from any/all duties and forever barring/stopping the aforesaid from any further appointments or assignments originally granted or contained within the Deeds of Trusts concerned herein.
- 2. Effective immediately**, the undersigned Michael Allen Richardson and Tamie Sue Richardson forever Revokes/Cancels/Voids/Rescinds any/all duties, appointments, or assignments originally granted by Revocation of Power of Attorney, Authority, or otherwise granted/granting, and/or signs/signatures, assigned/assigning to any party(ies) including the alleged lenger and successors, known and unknown including but not limited to: FIRST HORIZON HOME LOAN CORPORATION, QUALITY LOAN SERVICE CORPORATION OF WASHINGTON addresses named above; Thereby removing and terminating the same from any/all duties and forever barring/stopping the aforesaid of any further appointments of any/all "TRUSTEE(S)", "SUCCESSOR TRUSTEE(S)", "SUBSTITUTES", or "BENEFICIARY(S)".

**LET IT BE KNOWN**

All above named "Trustee(s), Successor Trustee(s), Beneficiary(s)", or Assigns, Substitutes, known or unknown in clauses 1 and 2 above, are hereby directed to immediately **CEASE** and **DESIST** any further actions through said appointments/assignments granted in or from Instrument #2005-008429 dated April 15, 2005 or Instrument #2006-006558 dated March 29, 2006. **ANY** such continued or further action by ANY of the above names parties may result in legal actions against them.

Be it further known, GRANTOR(S)/TRUSTOR(S): MICHAEL ALLEN RICHARDSON and TAMIE SUE RICHARDSON do hereby QUITCLAIM all aforementioned duty(s) and benefit(s) of "Trustee" and "Beneficiary" regarding original Deed of Trust Instrument #2005-008429 and modification Deed of Trust Instrument #2006-006558, to: Richard Towne (Trustee) of the "746 BAILEY DRIVE TRUST, a PRIVATE CONTRACT TRUST". Dated: April 5, 2010

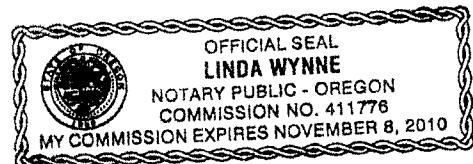
  
Michael Allen Richardson

  
Tamie Sue Richardson

Subscribed and sworn to (or affirmed) before me on this 5TH day of APRIL, 2010, by  
*Michael Allen Richardson and Tamie Sue Richardson*, proved to me on the basis of satisfactory evidence to be  
the person(s) who appeared before me.

Linda Wynne  
Notary Public

(SEAL)



2 Plaintiffs Notice of Lis Pendens  
3 Case 10-3073-CL

4

5 **RECORDING REQUESTED BY**  
6 **AND WHEN RECORDED MAIL TO:**

7 Tamie Richardson  
746 Bailey Drive  
Grants Pass, OR 97527

8 Name: **TAMIE RICHARDSON**  
9 Address: 746 Bailey Drive  
City, State, Zip: Grants Pass, OR 97527  
10 Daytime Phone: 541-441-2456  
11 *Representing Self, Without a Lawyer*

12

13 IN THE UNITED STATES DISTRICT COURT  
14 DISTRICT OF OREGON

15

16

17

18

<b>TAMIE RICHARDSON</b>	)	
Plaintiff	)	CASE NO: 10-3073-CL
	)	
	)	<b>NOTICE OF PENDENCY</b>
	)	<b>OF ACTION</b>
	)	<b>(LIS PENDENS)</b>
<b>FIRST HORIZON HOME LOAN CORP</b>	)	
Defendant	)	(Hon Mark D Clarke)
	)	

---

19 Notice is hereby given that the above entitled action was filed in the above  
20 entitled court on August 9, 2010 by Plaintiff Tamie Richardson against Defendant First  
21 Horizon Home Loan Corporation. The action affects the right, title and interest to real  
22 property located at 746 Bailey Drive, County of Josephine, State of Oregon, (APN  
23 R343133) whose legal description is as follows:

24  
25 "Parcel 1 of Partition Plat No. 2004-086, in Josephine County, Oregon"

26 The Deed of Trust was electronically recorded in Josephine County, State of  
27 Oregon on April 15, 2005 as Record 2005-008429.

3 Plaintiffs Notice of Lis Pendens  
4 Case 10-3073-CL

5

6

7 Date: 8/9/10

8 Tamie Richardson  
9 **TAMIE RICHARDSON**

10 **ACKNOWLEDGMENT**

11

12 Subscribed and sworn to be before me this 9th day of August,  
13 2010, a notary public, **TAMIE RICHARDSON**, known to be the person whose name  
14 is subscribed to this instrument, and acknowledge that they executed the same for the  
15 purposes contained therein.

16 In witness hereof, I hereunto set my hand and official seal.

17

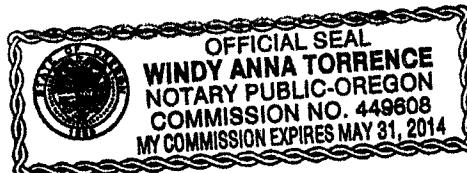
18

19 W. Torrence

20 Notary Public

21

22 My Commission Expires: May 31, 2014



676  
F10

①

Recording requested by:

When recorded mail to:

MetLife Home Loans a division of MetLife Bank NA  
4000 Horizon Way  
Foreclosure Dept. #6205  
Irving, TX 75063  
**Assignee**

JOSEPHINE COUNTY OFFICIAL RECORDS

ART HARVEY, COUNTY CLERK

**2009-020021**

MTG-ATD  
Cnt=1 Pgs=2 Sht=2 RHENKELS 12/28/2009 01:37 PM  
\$10.00 \$11.00 \$15.00 \$4.00 Total:\$40.00



00242111200900200210020024

I, Art Harvey, County Clerk, certify that the within document  
was received and duly recorded in the official records of  
Josephine County.

40-486473 (TAM)

40-

SPACE ABOVE THIS LINE FOR RECORDER'S USE

TS No.: OR-09-320893-SH

APN : R343133

Order No.: 4288204 ✓

### Assignment of Deed of Trust

For value received, the undersigned corporation hereby grants, assigns, and transfers to

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-AA3, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

All beneficial interest under that certain Deed of Trust dated 4/8/2005 executed by MIKE A RICHARDSON & TAMIE S RICHARDSON, as Trustor(s) to TICOR TITLE INSURANCE COMPANY, as Trustee and recorded as Instrument No. 2005-008429, on 4/15/2005, in Book xxx, Page xxx of Official Records, in the office of the County Recorder of JOSEPHINE County, OR together with the Promissory Note secured by said Deed of Trust and also all rights accrued or to accrue under said Deed of Trust.

(2)

TS# OR-09-320893-SH  
Page 2

Dated: 10/16/2009 7:18 AM

FIRST HORIZON HOME LOANS, a division of FIRST  
TENNESSEE BANK NATIONAL ASSOCIATION f/k/a  
First Horizon Home Loan Corporation

By:



Wanda Collier

Assistant Vice President

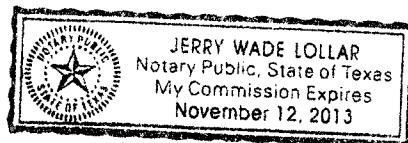
State of TEXAS )  
County of Dallas )  
                          ) ss

On 12-8-09 before me, Jerry W Lollar the  
undersigned Notary Public, personally appeared Wanda Collier personally known to me (or proved  
to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within  
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and  
that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s)  
acted, executed the instrument.

WITNESS my hand and official seal

Signature Jerry Wade Lollar

(Seal)



Page 2 of 2

State of Oregon }ss.  
County of Josephine }

I, Art Harvey,  
County Clerk and Recorder of Josephine County,  
Oregon, do hereby certify that the foregoing has been  
compared with the original thereof and that it is a cor-  
rect copy therefrom and the whole thereof as the same  
appears on file and of record in my office.

Witness my hand and seal this 4 day of Nov, 2010.

Art Harvey, Clerk & Recorder  
by John Bels  
Deputy

SC 1486473 (786)

21

15

RECORDING REQUESTED BY  
FIRST AMERICAN TITLE INSURANCE COMPANYAppointment of  
Successor TrusteeRE: Trust Deed From  
**MIKE A RICHARDSON & TAMIE S  
RICHARDSON**Grantor  
To  
**FIRST AMERICAN TITLE INSURANCE  
COMPANY**  
Successor TrusteeAfter recording return to (Name, Address, Zip):  
**Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101**

TS No: OR-09-320893-SH

4288204-DC

KNOW ALL BY THESE PRESENTS that **MIKE A RICHARDSON & TAMIE S RICHARDSON** is the grantor, **TICOR TITLE INSURANCE COMPANY** is the trustee, and **FIRST HORIZON HOME LOAN CORPORATION** is the beneficiary under that certain deed dated 4/8/2005, recorded 4/15/2005, in book No. xxx at page xxx, and/or as fee/file/instrument/microfilm/reception No. 2005-008429 and loan modification dated 3/24/2006 and recorded on 3/29/2006 as Instrument Number 2006-006558, in Book , Page of the records of **JOSEPHINE, OR.**

The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above.

NOW, THEREFORE, the undersigned hereby appoints **FIRST AMERICAN TITLE INSURANCE COMPANY** as successor trustee under the trust deed, to have all the power of the original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

JOSEPHINE COUNTY OFFICIAL RECORDS  
ART HARVEY, COUNTY CLERK **2009-017906**  
MTG-AST  
Cht=1 Pgs=2 Stn=4 RECEIPTS 11/16/2009 03:57 PM  
\$10.00 \$11.00 \$15.00 \$4.00 Total:\$40.00



I, Art Harvey, County Clerk, certify that the within document was received and duly recorded in the official records of Josephine County.

40

⑦

Appointment of Successor Trustee- OR  
TS # OR-09-320893-SH  
Page 2

Dated: 10/16/2009

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-AA3, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

By:   
Wanda Collier

Assistant Vice President

State of **Texas**

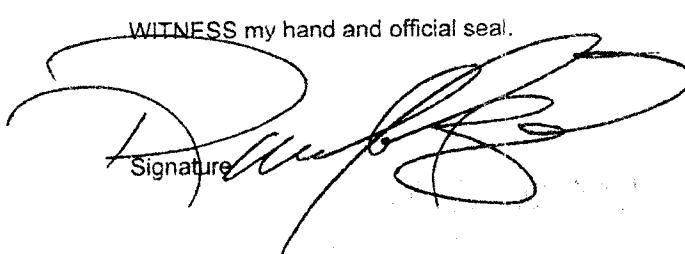
County of **Dallas**

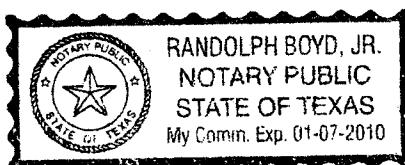
On 11/16/09 before me  Notary Public, personally

Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)

 Signature



State of Oregon )ss.  
County of Josephine )ss.

I, Art Harvey,  
County Clerk and Recorder of Josephine County,  
Oregon, do hereby certify that the foregoing has been  
compared with the original thereof and that it is a cor-  
rect copy therefrom and the whole thereof as the same  
appears on file and of record in my office.

Witness my hand and seal this 4 day of Nov, 20 10  
by Art Harvey, Clerk & Recorder  
John Miller  
Deputy